

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re: CAROL ANN SPOFFORD  
CAROL SPOFFORD, CAROL A.  
SPOFFORD

Debtor(s) CHAPTER 13

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE

Movant

vs.  
CAROL ANN SPOFFORD  
CAROL SPOFFORD, CAROL A.  
SPOFFORD

CASE NO: 5-23-02075-MJC

Respondent(s)

**TRUSTEE'S MOTION TO DISMISS CASE**

AND NOW, on March 20, 2025, Jack N. Zaharopoulos, Standing Chapter 13 Trustee, through his attorney, Agatha R. McHale, Esquire, and moves this Honorable Court for dismissal of the above-captioned Chapter 13 bankruptcy case in accordance with 11 U.S.C. Section 1307(c), due to material default by the debtor(s) with respect to the terms of the plan.

Notice of hearing and other instructions are included with this Motion.

WHEREFORE, your Trustee prays that this Honorable Court enter an Order dismissing the above-captioned case in accordance with 11 U.S.C. Section 1307(c).

Dated: March 20, 2025

Respectfully submitted,

/s/ Agatha R. McHale, Esquire

ID: 47613

Attorney for Trustee

Jack N. Zaharopoulos

Standing Chapter 13 Trustee

Suite A, 8125 Adams Drive

Hummelstown, PA 17036

Phone: (717) 566-6097

email: amchale@pamd13trustee.com

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**NOTICE**

NOTICE IS HEREBY GIVEN THAT Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, has filed a Motion to Dismiss for failure to make timely payments pursuant to your Chapter 13 Plan.

YOU ARE HEREBY NOTICED that a HEARING with the Court has been scheduled on this motion. Any matters not resolved shall be heard at the dismissal hearing.

Date: April 17, 2025  
Time: 10:00 AM  
U.S. Bankruptcy Court  
Max Rosenn U.S. Courthouse  
197 S. Main Street  
Wilkes Barre, PA 18701

YOU ARE FURTHER NOTICED that you MUST attend the dismissal hearing unless one of the following takes place.

1. You have paid the following and have confirmed payment with Trustee Zaharopoulos's office.

**AMOUNT DELINQUENT AS OF LAST MONTH: \$ 750.00**

**AMOUNT DUE FOR THIS MONTH: \$250.00**

**TOTAL AMOUNT DUE BEFORE HEARING DATE: \$1000.00**

**NOTE:**

**ALL payments must be made by CERTIFIED CHECK, MONEY ORDER or through TFSBILLPAY.COM. NO PERSONAL CHECKS OR CASH WILL BE ACCEPTED!**

**DO NOT** send your payments REGISTERED, CERTIFIED, FEDERAL EXPRESS, UPS, or by any other special delivery service. Doing so will delay processing of your payment and **may result in dismissal of your case.**

**If submitting payment by U.S. First Class Mail mail to:**

**CHAPTER 13 TRUSTEE, PO BOX 6008, MEMPHIS, TN 38101-6008**

If submitting payment using TFSBILLPAY.COM please allow 5 business days for payment to be applied.

2. You have entered into a valid stipulation with Trustee Zaharopoulos and that stipulation has been filed with the court, or
3. You have filed a voluntary conversion or a voluntary case dismissal with the U.S. Bankruptcy Court and have served a copy of that motion upon Trustee Zaharopoulos.

**FAILURE TO COMPLY WITH THE ABOVE WILL RESULT IN YOUR CHAPTER 13 CASE BEING CALLED FOR DISMISSAL HEARING WITH THE COURT ON THE DATE AND TIME AS SPECIFIED IN THIS NOTICE. THIS MAY RESULT IN DISMISSAL OF YOUR CASE.**

Dated: March 20, 2025

/s/ Agatha R. McHale, Esquire

ID: 47613

Attorney for Movant

Jack N. Zaharopoulos

Standing Chapter 13 Trustee

Suite A, 8125 Adams Drive

Hummelstown, PA 17036

Phone: (717) 566-6097

email: info@pamd13trustee.com

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on March 20, 2025, I served a copy of this Motion to Dismiss, Notice and Proposed Order on the following parties from Hummelstown, PA, unless served electronically.

Served Electronically

VINCENT RUBINO, ESQUIRE  
712 MONROE STREET  
P.O. BOX 511  
STROUDSBURG PA 18360-0511

UNITED STATES TRUSTEE  
1501 NORTH 6<sup>TH</sup> STREET  
PO BOX 302  
HARRISBURG PA 17102

SERVED BY FIRST CLASS MAIL

CAROL ANN SPOFFORD  
PO BOX 887  
199 FRENCHTOWN ROAD  
MILFORD PA 18337-0887

I certify under penalty of perjury that the foregoing is true and correct.

Date: March 20, 2025

/s/ Tammy Life  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

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**ORDER DISMISSING CASE**

Upon consideration of the Trustee's Motion to Dismiss, it is hereby Ordered that the above-captioned bankruptcy be and hereby is dismissed. The Court retains jurisdiction to rule on any timely filed fee application.